

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RONALD DEWAYNE GROSS SR
VICTORIA LYNN GROSS
Debtor(s)

Case No. 04-33104

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/07/2004.
- 2) The plan was confirmed on 12/28/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/02/2009.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,430.00.
- 10) Amount of unsecured claims discharged without payment: \$6,818.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$137,863.22
Less amount refunded to debtor	\$1,363.22

NET RECEIPTS: **\$136,500.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,305.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,005.19**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE FINANCIAL CU	Unsecured	9,462.00	9,216.15	9,216.15	8,554.52	0.00
ASPIRE VISA	Unsecured	6,350.00	6,350.52	6,350.52	5,894.62	0.00
ASSET ACCEPTANCE CORP	Unsecured	81.00	82.49	82.49	76.57	0.00
BLAIR	Unsecured	80.00	NA	NA	0.00	0.00
BRADFORD EDITIONS	Unsecured	38.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	3,423.00	1,058.69	1,058.69	982.69	0.00
CAPITAL ONE FINANCIAL	Unsecured	NA	1,011.30	1,011.30	938.70	0.00
CAPITAL ONE FINANCIAL	Unsecured	NA	1,161.03	1,161.03	1,077.68	0.00
CAPITAL ONE FINANCIAL	Unsecured	NA	1,164.15	1,164.15	1,080.58	0.00
CITIBANK NA	Unsecured	37.00	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	74,414.03	76,414.03	76,414.03	0.00
COUNTRYWIDE HOME LOANS	Secured	7,801.49	7,801.49	7,801.49	7,801.49	0.00
CREDIT PROTECTION ASSOC	Unsecured	121.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	953.00	953.81	953.81	885.34	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	721.00	NA	NA	0.00	0.00
FLEET CREDIT CARD SERVICES	Unsecured	1,473.00	NA	NA	0.00	0.00
FNANB	Unsecured	1,472.00	1,472.44	1,472.44	1,366.73	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	49.67	49.67	46.10	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	5,804.77	5,804.77	5,388.05	0.00
FORD MOTOR CREDIT CO	Secured	6,980.00	6,980.00	6,980.00	6,980.00	651.21
FORD MOTOR CREDIT CO	Secured	2,274.00	2,274.00	2,274.00	2,274.00	184.51
FOX METRO WATER REC DISTRICT	Secured	147.00	147.00	147.00	147.00	0.00
ILLINOIS DEPT REVENUE	Priority	111.00	NA	NA	0.00	0.00
JC PENNEY CO	Unsecured	189.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	720.00	NA	NA	0.00	0.00
NEMANICH CONSULTING & MGMT	Secured	350.00	350.00	350.00	350.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	953.00	867.66	867.66	805.37	0.00
ROUNDUP FUNDING LLC	Unsecured	3,060.00	3,021.98	3,021.98	2,805.03	0.00
ROUNDUP FUNDING LLC	Unsecured	694.00	693.50	693.50	643.71	0.00
ROUNDUP FUNDING LLC	Unsecured	1,810.00	1,809.06	1,809.06	1,679.19	0.00
SPIEGEL	Unsecured	759.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THROUGH THE COUNTRY DOOR	Unsecured	152.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	503.00	503.86	503.86	467.69	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$76,414.03	\$76,414.03	\$0.00
Mortgage Arrearage	\$7,801.49	\$7,801.49	\$0.00
Debt Secured by Vehicle	\$9,254.00	\$9,254.00	\$835.72
All Other Secured	\$497.00	\$497.00	\$0.00
TOTAL SECURED:	\$93,966.52	\$93,966.52	\$835.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,221.08	\$32,692.57	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,005.19</u>	
Disbursements to Creditors	<u>\$127,494.81</u>	
TOTAL DISBURSEMENTS :		<u>\$136,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.